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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/699,492	10/31/2003	Hill Ferguson	YDLE-P002	3165
24739 7590 10/02/2008 CENTRAL COAST PATENT AGENCY, INC 3 HANGAR WAY SUITE D WATSONVILLE, CA 95076				
EXAMINER THEIN, MARIA TERESA T				
ART UNIT 3627		PAPER NUMBER		
MAIL DATE 10/02/2008		DELIVERY MODE PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/699,492

Applicant(s)

FERGUSON, HILL

Examiner

MARISSA THEIN

Art Unit

3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 22 July 2008.
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-13 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) 1-13 is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
10) ☒ The drawing(s) filed on 31 October 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-8508)
4) ☐ Interview Summary (PTO-413)
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____
Paper No(s)/Mail Date _____

DETAILED ACTION

Election/Restrictions

Applicant's election without traverse of Group I, claims 1-13 in the reply filed on July 22, 2008 is acknowledged.

Claims 14-34 are cancelled.

Drawings

The drawings filed on October 31, 2003 are acceptable.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-13 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The claim begins by discussing an interface, the body of the claim discusses the specifics of the interface. However, the claim is unclear if the interface is on a computer system. Examiner suggests amending the claims, for example by reciting "a graphical user interface having a computer system with a processor or server", etc.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-2, 10-11 and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable U.S. Patent Application Publication No. 2004/0034559 to Harris et al.

Regarding claims 1-2, 10-11 and 13, Harris discloses an Internet enabled interface comprising: a frame in an onscreen window of a graphical user interface, wherein said frame encapsulates a resource from a third-party internet based service as requested by a user through an internet enabling software (marketing-based web site transmitted from the online advertiser server computer for simultaneous and independent display in the second display region of the client computer browser display screen; paragraph 12); another frame in said on-screen window, wherein the other frame comprises user-specific information that is related to content provided from said resource (a user selecting a hyperlink on the homepage of the content-based website, the formatted web pages of the content-based website are transmitted from the online publisher server computer for display in the first display region of the client computer browser display screen; paragraph 12). Furthermore, Harris discloses a first direct communication link between said internet enabling software and said third party internet based service to provide an interface for said user with said third party internet based service (**claim 2**) (Figure 1; system 10 includes one or more online advertisers servers and one or more user computers all communicating via the Internet); a third frame in said on-screen window (**claim 10**) (two or more website simultaneously and independently from two or more web servers; paragraph 27); a frame further comprises a user-interface control element (**claim 11**) (Figure 2B, ref. no. 39 or 41; hyperlink); and user-interface control element comprises a link (**claim 13**) (hyperlink).

However, Harris does not explicitly disclose the labeling of the frames being a first frame and a second frame and a third frame. Harris discloses a different design variation of the frames. Since the variation is a design choice, it would have been obvious to one of ordinary skill in the art of at the time of the invention to use a different design variation of the frames, such as the design of the frames taught in Harris, for the purpose of simultaneously and independently transmitting and displaying of web pages from two independent websites in a single browser display screen (Harris, paragraph 14).

Claims 3-9 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent Application Publication NO. 2004/0034559 to Harris et al. in view of U.S. Patent No. 6,385,595 to Kolling et al.

Harris substantially discloses the claimed invention, however, Harris does not explicitly disclose bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button. Harris does disclose user profile data database (Figure 1, ref. no. 24) and a personalized information stored data that is representative of a personal profile of the client computer user (claim 7).

Kolling, on the other hand, teaches bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button (col. 5,

lines 19-47; co. 19, lines 18-19; Figure 12; Figure 13; Figure 14; col. 28, lines 2-6; col. 31, lines 43-49).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interface of Harris, to include bill management service; bank balance; billing information associated with said user; automatically links; user-specific information comprises personalized information associated with said user; said personalized information comprises a name of said user; and a control button, as taught by Kolling, in order to efficiently and cost effectively deliver electronic statements to consumers of their services and products (Kolling, col. 4, lines 14-16).

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

U.S. Patent No. 6,101,510 to Stone et al. discloses a web browser control which hallows application program developers to incorporate web browser functionalities into application programs.

U.S. Patent No. 6,760,047 to Hough et al. discloses a user interface mechanism to relate information from multiple heterogeneous data sources. Data is displayed in different regions on a user interface.

U.S. Patent Application Publication No. 2003/0187968 to McKnight discloses a method and apparatus for controlling the display of a main web page image or several

major web page images, as well as the optional display of a layer menu facilities web browsing.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA THEIN whose telephone number is (571)272-6764. The examiner can normally be reached on M-F 8:00-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ryan Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Mtot /M. T./
Examiner, Art Unit 3627
September 29, 2008

/F. Ryan Zeender/
Supervisory Patent Examiner, Art Unit 3627